

# MediaGuard® Liability Insurance

Delivering Security in a World of Risk

CHUBB®



Media and entertainment companies, such as publishers, broadcasters and producers grapple with a growing range of increasingly serious media liability exposures. Actually, all types of companies have exposure to media risks if they have a website or communicate information in any way. Regardless of business, a media liability lawsuit can cause financial and reputational damage to your company.

Chubb has been insuring organizations with content exposures for more than 45 years. We understand that in today's constantly shifting legal landscape, the precise nature of media liability lawsuits can be difficult to predict.

That's why you need Chubb's MediaGuard® liability insurance to provide you with broad coverage designed specifically to help you manage media liability risks.

## **Media Liability Protection**

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Chubb's various MediaGuard® liability insurance products help protect your company against lawsuits alleging:

- Defamation
- Invasion of privacy
- Emotional distress
- Copyright and trademark infringement
- Misappropriation
- Advertising E&O
- Negligent publication

Even if no one in your organization was at fault, defense and settlement costs can escalate to hundreds of thousands (if not millions) of dollars. In recent years, the Media Law Resource Center reports an average initial jury award of \$2.6 million and a median initial jury award of \$1.1 million.<sup>1</sup>

<sup>1</sup> Media Law Resource Center 2014 Report on Trials and Damages.

Chubb's MediaGuard® liability insurance products are specifically designed for:

- Advertising agencies
- Broadcasters (radio, television or cable)
- Publishers (authors of books, magazines, newspapers or periodicals)
- Internet and new media content producers
- Video/film producers and distributors
- Pre- and post- production companies
- Individuals conducting personal appearances
- Non-media companies publishing advertising or other content

### Coverage Highlights\*

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- Claims made and occurrence coverage options available
- "All risk" coverage extends beyond specific "named perils" to include arising out of the core functions of advertising, broadcasting, publishing and producing
- Insured fully controls whether to retract content
- Insured may choose between reimbursement of defense costs and duty to defend
- Built-in coverage for advertising content and merchandising coverage for production activities
- Negligent publication coverage for any claim alleging harm to a person or entity that acted or failed to act in reliance upon the information published
- No "insured versus insured" exclusion with respect to internal copyright disputes
- Subpoena defense costs coverage
- Coverage is non-cancelable (other than non-payment of premium) and non-rescindable by Chubb
- Seamless optional coverage for cyber, employed lawyers and professional services exposures

\*Coverage features vary based on policy forms. Coverage is subject to actual wording of the policy.

### Why Chubb?

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#### Leadership

Chubb's MediaGuard® insurance products offer some of the broadest coverage available in the marketplace. We provide this coverage on a monoline policy form or as part of a suite of professional liability coverages. We are proud to be the first Insurer to offer "all risk" coverage to media organizations.

#### Protection

The true measure of an insurer is how well it actually protects its customers - this is, how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss - with integrity, empathy, promptness and fairness.

#### Endurance

Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by Standard & Poor's and A.M. Best Company, the leading insurance rating services.

### Contact Us

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For more information on MediaGuard® liability insurance products, please contact your local insurance agent or visit [www.chubb.com/us/professionalliability](http://www.chubb.com/us/professionalliability).

**Chubb. Insured.<sup>SM</sup>**